

2002  
MI-1040CR-2

Attachment Sequence No. 06



**Continue and sign on page 2.**

**PART 1: HOMEOWNERS.** Report on lines 31 and 32 the addresses of the homesteads you are claiming credit on.

31. Address of where you lived on December 31, 2002, if different than reported on line 1.
32. Address of homestead sold during 2002 (No., street and city).

**If you bought or sold your homestead in 2002, complete lines 33-41. If you also rented a homestead during 2002, complete lines 42-53.**

	A. Moved Into	B. Moved From
33. Number of days occupied. (Total cannot be more than 365.)		
34. Divide line 33 by 365 and enter percentage here	%	%
35. Property taxes levied in calendar year 2002		
36. Prorated taxes. Multiply line 35 by percentage on line 34		
37. Taxable value allowance (see Table 1, page 10)		
38. Taxable value		
39. Divide line 37 by line 38	%	%
40. Prorated credit. Multiply line 36 by line 39		
41. Property tax credit (add columns A and B on line 40). Enter here and on line 11. PART-YEAR RENTERS do not carry to line 11; complete lines 42-53		.00

**PART 2: RENTERS (Veterans Only)**

42. Address of Homestead You Rented (No., Street, Apt. #, City)	Landowner's Name and Address	No. of Months Rented	Monthly Rent	Total Rent Paid
A.				A.
B.				B.

43. Total rent paid (not more than 12 months). Add total rent for each period	43. .00
44. Multiply line 43 by 20% (.20). Service fee housing residents use 10% (.10); see page 6. Full-year renters enter here and on line 9	44. .00
45. Multiply non-homestead property tax millage by .001	45.

**Full-year renters complete line 46 only.**

46. Divide line 44 by line 45 to get your taxable value. Enter here and on line 8	46. .00
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**Part-year renters complete lines 47 through 53.**

47. Divide line 43 by the number of months you rented	47. .00
48. Multiply line 47 by 12 months	48. .00
49. Multiply line 48 by 20% (.20). Service fee housing residents, use 10% (.10); see page 6	49. .00
50. Divide line 49 by line 45. This is your taxable value	50. .00
51. Percent of tax relief. Divide the amount on line 7 by the amount on line 50	51. %
52. Multiply line 44 by line 51	52. .00
53. Add lines 41 and 52. Enter here and on line 11	53. .00

**PART 3: CREDIT PRORATION.** Complete if you received FIP/FIA benefits.

54. Subtract line 24 from line 29	54. .00
55. Divide line 54 by line 29 and enter percentage here	55. %
56. Enter amount from line 11 (maximum \$1,200)	56. .00
57. Multiply line 56 by line 55. Enter here and on line 30	57. .00

**Deceased Taxpayers**

If filer is deceased, enter date of death. ▶

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If spouse is deceased, enter date of death. ▶

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<i>I declare under penalty of perjury that the information in this return and attachments is true and complete to the best of my knowledge.</i> ▶ I authorize Treasury to discuss my return with my preparer. <input type="checkbox"/> Yes <input type="checkbox"/> No		<i>I declare under penalty of perjury that this return is based on all information of which I have any knowledge.</i> ▶ Preparer's SSN, PTIN or FEIN	
Filer's Signature	Date	▶ Preparer's Name and Address	
Spouse's Signature	Date		

IF YOU ARE ALSO FILING FORM MI-1040, ATTACH THIS FORM BEHIND IT. IF NOT, MAIL THIS FORM TO:

**MICHIGAN DEPARTMENT OF TREASURY, LANSING, MI 48956**

# MICHIGAN 1040CR-2 2002

## Homestead Property Tax Credit Claim for Veterans and Blind People

Forms and Instructions



### Use Direct Deposit

Your refund is deposited directly into your account at the financial institution of your choice, eliminating lost or stolen refund checks. Since Direct Deposit is done electronically, there is no delay or damage that may occur through mailing.



### Receive Your Refund in 7 Days!

If you file a *Michigan Income Tax Return* (Form MI-1040) electronically, you can also file your *Homestead Property Tax Credit Claim for Veterans and Blind People* (Form MI-1040CR-2) electronically and get your refund faster. Filing electronically is the quickest filing method available. Electronic filers usually receive their refunds in seven days, compared with four to eight weeks for paper return filers. Visit our web site at **[www.MIfastfile.org](http://www.MIfastfile.org)** for an authorized e-file provider near you, a list of resources offering this service, and details on free e-file services.



### Unclaimed Property

The Michigan Department of Treasury is holding millions of dollars in abandoned and unclaimed property belonging to Michigan residents. To check if the Treasury Department is holding funds for you or your family, visit our Web site at **[www.michigan.gov/treasury](http://www.michigan.gov/treasury)**

**Filing Deadline: April 15, 2003**

**Visit our Web site at [www.michigan.gov/treasury](http://www.michigan.gov/treasury)**

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## Treasury Offices

Forms are available at all Treasury offices listed below. (Treasury office staff do not prepare tax returns.)

**DETROIT**, 48202-6060  
Cadillac Place, Suite 2-200  
3060 W. Grand Blvd.

**DIMONDALE\***  
7285 Parsons Drive  
(\*NOT a mailing address)

**ESCANABA**, 49829  
State Office Building, Room 7  
305 Ludington St.  
(open 8 - 12 only)

**FLINT**, 48502  
State Office Building, 7th Floor  
125 E. Union St.

**GRAND RAPIDS**, 49503  
State Office Building, 3rd Floor  
350 Ottawa St., NW

**STERLING HEIGHTS**, 48314  
41300 Dequindre, Suite 200

**TRAVERSE CITY**, 49684  
701 S. Elmwood Ave., Box 14  
(open 8 - 12 only)

## Helpful Information

*Treasury is committed to fair, consistent and courteous customer service.*

We are pleased to offer the following services available 24 hours a day, 7 days a week.

NOTE: To get return information using the "Internet" and "Telephone" options below (excluding "Tele-Help"), you must have the primary filer's Social Security number and adjusted gross income or household income.



**Internet**  
**[www.michigan.gov/iit](http://www.michigan.gov/iit)**

You can access the Department of Treasury Web site to (1) check the date Treasury is currently processing returns, (2) check if your refund has been



**Telephone**  
**1-800-827-4000**

**CRIS:** Call the Computerized Return Information System (CRIS) to (1) check the date Treasury is currently processing returns, (2) check if your refund has

been issued, and when, for the current year and three prior years, (3) check estimated payments, and (4) request copies of returns filed. See **Forms** section for ordering blank forms.

**Tele-Help.** For prerecorded information about income tax call and tax credit topics, select menu option “4” and enter the appropriate code number below:

#### **Tele-Help code numbers and topics**

- 151 Deceased taxpayers
- 192 Direct deposit of refund
- 361 Farmland Preservation Credit
- 331 Home Heating Credit
- 411 Homestead Exemption Affidavits
- 311 Homestead Property Tax Credit
- 351 Household income and adjusted gross income, difference between
- 131 Refund offsets
- 121 Requesting a copy of your return
- 151 Residency
- 341 Senior Citizen Prescription Drug Credit
- 321 Special situations for property tax credits
- 111 Where to go for help
- 141 Who must file/how to file an income tax return

If you need help completing your credit form, contact your local senior citizen center or community service agency to find out if there is a volunteer tax assistance program available. You may also want to contact your local library to see if it has a copy of the tax preparation video that was distributed to libraries throughout the state.



#### **Forms**

**Internet:** Forms are available on our Web site at [www.michigan.gov/treasury](http://www.michigan.gov/treasury)

**Fax:** Dial 517-241-8730 from a fax phone to have current year Michigan tax forms sent to your fax machine 24 hours a day.

**Phone:** Call toll-free 1-800-367-6263 to have tax forms mailed to you.

**Public Offices** (available during regular business hours): Forms are available at all Treasury offices listed on page 2 of this book. Commonly used forms are also available at most Michigan Secretary of State offices, post offices, and libraries.

**Deaf, hearing- or speech-impaired persons may call 517-636-4999 for assistance.**

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#### **A Note About Debts**

Michigan law requires that any money owed to the state or other agencies be deducted from your refund before it is issued. This includes money owed for past due taxes,

school loans, child support due the Friend of the Court, an IRS levy, money due a state agency, a court-ordered garnishment or other court orders. Taxpayers who are married, filing jointly may receive a computer-generated *Income Allocation to Non-Obligated Spouse* (Form 743). Completing and filing this form may limit the portion of the refund that can be applied to a liability. If Treasury applies all or part of your refund to any of these debts, you will receive a letter of explanation.

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#### **Mailing Label**

Review the label on the back cover of this book. If your name and address are correct, place the label on the top of page 1 of your return. If the information on your label is not correct, do not use the label. Enter the correct information on your return. Using the label will shorten the processing time of your return.

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#### **Common Errors**

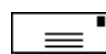
Review your claim and make sure it is complete. Check for the following **common errors** that may delay your refund:

- Using a mailing label with incorrect information
- Illegible writing
- Transposing numbers in the Social Security number
- Entering figures on the wrong lines
- Computation errors
- Omitting the taxable value of your homestead
- Omitting the school district code
- Failing to report total household income from all sources, both taxable and nontaxable, on the property tax credit claim
- Leaving the Family Independence Program (FIP) line blank (line 24), entering the wrong amount of FIP assistance, or entering the household income subtotal on this line
- Reporting two years of property taxes or special assessments
- Filing multiple returns for the same tax year

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#### **Where to Mail Your Claim**

**Mail your claim to:**



**Michigan Department of Treasury**  
**Lansing, MI 48956**

Do not mail your 2002 claim in the same envelope with a claim for any other tax year or the processing of your 2002 claim will be delayed. Mail your 2002 claim in a separate envelope.

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# General Information

## About the Homestead Property Tax Credit (MI-1040CR-2)

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This booklet is only intended as a guide to help you complete your claim; it does not take the place of the law. If you are required to file a *Michigan Income Tax Return* (Form MI-1040), wait until you complete that form, then file your credit claim with it.

A *Homestead Property Tax Credit Claim for Veterans and Blind People* (Form MI-1040CR-2) is included in this booklet. If you qualify based on the information below, complete this form and the *Homestead Property Tax Credit Claim* (Form MI-1040CR). File the form that gives you the larger credit.

The request for your Social Security number(s) is authorized under USC Section 42. Social Security numbers are used by the Department of Treasury to conduct matches against benefit income provided by the Social Security Administration and other sources to verify the accuracy of the home heating and property tax credit claims filed and to deter fraudulent filing(s).

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### Who May Claim a Property Tax Credit

You may claim a property tax credit if ALL of the following apply:

- You were a Michigan resident at least six months of 2002,
- Your homestead is located in Michigan, and
- You pay property taxes or rent on your Michigan homestead.

You can have only **one homestead** at a time and you must be the occupant as well as the owner or renter. Your homestead can be a rented apartment or a mobile home on a lot in a mobile home park. A vacation home or income property is **not** considered your homestead.

Your homestead is in your state of **domicile**. Domicile is the place

where you have your permanent home. It is the place you plan to return to whenever you go away. Even if you spend the winter in a southern state, your domicile is still in Michigan. College students and others whose permanent homes are not in Michigan are **not** Michigan residents. Domicile continues until you establish a new permanent home.

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### Who May File the MI-1040CR-2

You may file the MI-1040CR-2 if you are:

- A veteran with a service-connected disability or veteran's surviving spouse.
- A surviving spouse of a veteran deceased in service.
- A veteran of wars before World War I, a pensioned veteran, a surviving spouse of these veterans, or in active military, whose household income is less than \$7,500.
- A surviving spouse of a nondisabled or nonpensioned veteran of the Korean War, World War II and World War I whose household income is less than \$7,500.
- Blind and own your homestead.

If you are blind and rent your homestead, claim your credit on Form MI-1040CR as a totally and permanently disabled person. See page 3 if you need an MI-1040CR.

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### Household Income Limits

Household income cannot be more than \$7,500 for some military personnel. See line 6 on the MI-1040CR-2 form for more information. If your income is over the limit for Form MI-1040CR-2, you may qualify for a credit using Form MI-1040CR.

Taxpayers with household income over \$82,650 are not eligible for a credit in any category. The computed credit (line 11) is reduced by 10 percent for every \$1,000 (or part of \$1,000) that household income exceeds \$73,650. If filing a part-year return, you must annualize your income to determine if the income limitation applies. See instructions for annualizing on page 9.

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### Property Tax Credit Limits

If you own your home, your credit is based on the 2002 property taxes levied on your home, the taxable value of your homestead and the allowance for your filing category. See Table 1 on page 10 for your allowance. If you do not know the taxable value of your homestead, contact your local treasurer.

If you rent your home, your credit depends on how much rent you pay, an allowance for your filing category and the millage rate on the rented property. The millage rate is the total millage levied by your city or township, county and school district. If you do not know the rate, contact your local treasurer.

Your credit cannot be more than \$1,200.

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### When to File

If you do not have to file a *Michigan Income Tax Return* (Form MI-1040) you may file your credit claim as soon as you know your household income and property taxes levied in 2002. If you are required to file a Michigan income tax return, your credit claim should be attached to your tax return and filed by April 15, 2003. By law, Treasury cannot process a 2002 credit claim received after April 16, 2007.

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## Delaying Payment of Your Property Taxes

Senior citizens, disabled people, veterans, surviving spouses of veterans, and farmers may be able to delay paying property taxes. It depends on the county you live in and your income level. **Contact your local or county treasurer for more information about delaying payment of your property taxes.**

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## Household Income

Household income is the total income of both spouses or of a single person maintaining a household. It is your federal adjusted gross income (AGI), plus all income excluded from AGI.

### Household income does NOT include:

- Payments received by participants in the **foster** grandparent or senior companion program.
- Energy assistance grants.
- Government payments to a third party, like a doctor. However, if payment **is** made from money withheld from your benefit, the payment is part of household income. For example, the Family Independence Agency (FIA) may pay your rent directly to the landlord.
- Money received from a government unit to repair or improve your homestead.
- Surplus food.
- State and local income tax refunds and homestead property tax credits.
- Chore service payments. (These payments are not income to the person receiving the service.)
- The first \$300 from gambling, bingo, lottery or prizes.
- The first \$300 in gifts, cash or expenses paid on your behalf by a family member or friend.
- Amounts deducted from Social Security or Railroad Retirement benefits for Medicare premiums.

- Life, health and accident insurance premiums paid by your employer. However, if you pay medical insurance or Health Maintenance Organization (HMO) premiums for you or your family, you can deduct the cost from household income.

- Loan proceeds.
  - Inheritance **from a spouse**.
  - Life insurance benefits **from a spouse**.
- 

## Property Taxes that Can Be Claimed for Credit

Ad valorem property taxes levied on your homestead in 2002, including collection fees up to 1 percent of the taxes, can be claimed no matter when you pay them. You may **add** to your 2002 taxes the amount of property taxes billed in 2002 from a corrected or supplemental tax bill. You must **deduct** from your 2002 property taxes any refund of property taxes received in 2002 that was a result of a corrected tax bill from a previous year.

### Do not include:

- Delinquent property taxes (e.g., 2001 property taxes paid in 2002).
- Penalty and interest on late payment of property tax.
- Delinquent water or sewer bills.
- Property taxes on cottages or second homes.
- Special assessments (for drains, sewers, etc.) that are not based on taxable value and/or are not applied to the entire taxing jurisdiction.

**Home used for business.** If you use part of your home for business you can claim the property taxes on the living area of your homestead, but **not** the property taxes on the portion used for your business.

**Owner-occupied duplexes.** When both units are equal, you are limited to 50 percent of the tax on both units.

**Owner-occupied income property.** Apartment building owners who live in one of the units, or single family homeowners who rent a room(s) to a

tenant(s) must do two calculations to figure the tax they can claim and base their credit on the **lower** amount. First, subtract 20 percent of the rent collected from the tax claimed for credit. Second, reduce the tax claimed for credit by the amount of tax claimed as a business deduction on your U.S. 1040.

For example, your home has an upstairs apartment that is rented to a tenant for \$395 a month. Total property taxes on your home are \$2,150. Of this amount, \$858 is claimed as a business deduction. The calculations are as follows:

### Step 1:

$\$395 \times 12 = \$4,740$  annual rent  
 $\$4,740 \times .20 = \$948$  taxes attributable to the apartment  
 $\$2,150$  total taxes -  $\$948 = \$1,202$  taxes attributable to your homestead

### Step 2:

$\$2,150$  total taxes -  $\$858$  taxes claimed as a business deduction =  $\$1,292$  taxes attributable to your homestead

Your taxes that can be claimed for credit are \$1,202, the smaller of the two computations.

**Farmers.** Include farmland taxes in your property tax credit claim if any of the following conditions apply:

- If your gross receipts from farming are greater than your household income, you can claim all of your farmland taxes including taxes on unoccupied farmland. Do **not** include taxes on farmland that is not adjacent or contiguous to your home and that you rent or lease to another person.
- If gross receipts from farming are less than your household income and you have lived in your home **more** than 10 years, you can claim the taxes on your home and the farmland adjacent and contiguous to your home.
- If gross receipts from farming are less than your household income and you have lived in your home **less** than 10 years, you may claim the taxes on your home and the five acres of farmland adjacent and contiguous to your home.

You may **not** claim **rent paid** for vacant farmland when computing your property tax credit claim.

Include any farmland preservation tax credit in your household income. Enter the amount of credit you received in 2002 on line 18 or include it in net farm income on line 16.

Homestead property tax credits are not included in household income. If you included this amount in your taxable farm income, subtract it from household income.

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### Rent That Can Be Claimed for Credit

In most cases, 20 percent of rent paid is considered property tax that can be claimed for credit. The following are exceptions:

- If you live in housing on which **service fees** are paid instead of taxes, 10 percent of your rent is eligible for credit. If the landlord says your tax share is less than 10 percent, use the amount the landlord gives you.
- If your housing is **exempt** from property tax and no service fee is paid, you are not eligible for credit. This includes university or college-owned housing.
- If your **housing costs are subsidized**, base your claim on the amount you pay. Do **not** include the federal subsidy amount.
- **Mobile home park resident**, claim the \$3 per month specific tax plus 20 percent of the balance of rent paid.
- If you are a **cooperative housing corporation resident member**, claim your share of the property taxes on the building. If you live in a cooperative where residents pay rent on the land under the building, you may also claim 20 percent of that land rent. (Do **not** take 20 percent of your total monthly payment.)
- When you pay **room and board in one fee**, the landlord should be able to exclude the board portion of your

payment and tell you the amount that goes toward your room. You may then claim 20 percent of your room rent as taxes.

You may also determine your tax to claim for credit based on square footage. For example, you pay \$750 a month for room and board. You occupy 600 square feet of a 62,000 square foot apartment building. The landlord pays \$54,000 in taxes per year.

**Step 1:**  $600/62,000 = .0097$

**Step 2:**  $\$54,000 \times .0097 = \$524$  taxes you can claim for credit

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### Amending Your Claim

Use the MI-1040X form and attach a copy of your corrected MI-1040CR-2 claim. You must do this within four years of the due date of your original income tax return.

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### If You Moved in 2002

**Residents** who lived temporarily outside Michigan may qualify for a credit if Michigan remained their state of domicile. Personal belongings and furnishings must have remained in the Michigan homestead AND the homestead must **not** have been rented or sublet during the temporary absence. (See the definition of domicile on page 4.)

**If you bought or sold your home**, you must prorate your taxes. Complete 31-41 of Form MI-1040CR-2 to determine taxes that can be claimed for credit. Use only the taxes levied in 2002 on each Michigan homestead, then prorate those taxes based on the days of occupancy. Do not include taxes on out-of-state property.

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### Married During 2002

Complete lines 31-41 to prorate taxes for the period of time each spouse occupied his or her home. Complete lines 42-53 if one spouse rented part of the year. Combine each spouse's share of taxes or rent for the period of time he or she lived in separate

homesteads. Then add the prorated share of taxes or rent for the time you lived together in your marital home. Write "Married in 2002" and the date of your marriage next to line 41. This applies only to homes located in Michigan and to couples who married during 2002.

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### Part-year Residents

If you lived in Michigan at least six months during the year, you may be entitled to a partial credit. You must include all income received as a Michigan resident in household income. Complete lines 31-41 to determine the taxes that apply to your Michigan homestead.

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### Residents of Nursing Homes and Other Adult Care Homes

If you are a resident of a nursing home, adult foster care home or home for the aged, file an MI-1040CR to obtain the maximum credit you are entitled to. The form and instructions for filing are in the *2002 Michigan Income Tax Returns and Homestead Property Tax Credit Claim* booklet. To obtain the booklet, see "Forms" on page 3.

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### Deceased Claimants

The estate of a taxpayer who died in 2002 (or 2003 before filing a claim) may be entitled to a credit for 2002. The surviving spouse or personal representative can claim this credit.

The **surviving spouse** may file a joint claim with the deceased. Enter both names and Social Security numbers on the form, and write "deceased" or "DECD" after the deceased's name. Sign the return and write "filing as surviving spouse" in the deceased's signature block. Enter the deceased's date of death in the "Deceased Taxpayers" box located above the signature block on the bottom of page 2. Include the deceased's income in household income.

**The personal representative** claiming a credit must prorate taxes to the date of death. Complete lines 33-



41 to prorate the property taxes or lines 42-53 if taxpayer paid rent. Annualize household income. (See the instructions for line 30 on page 9.) Attach a copy of the tax bills or rent receipts. Also submit a copy of the federal *Statement of Person Claiming Refund Due a Deceased Taxpayer* (Form 1310) or a Michigan *Claim for Refund Due a Deceased Taxpayer* (Form MI-1310).

On line 1 enter the names of the deceased and personal representative in the following order:

Joe Lane, Est. of  
Mary Jones, Rep.

Use the deceased's Social Security number and the personal representative's address. Enter the date of death in the "Deceased Taxpayers" box located above the signature block on the bottom of page 2.

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### Separated and Filing a Joint Return With Your Spouse

Your claim must be based on the tax or rent for 12 months on only one home. The household income must be the combined income of both spouses for the entire year.

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### Filing Separate Federal and State Returns and Maintaining Separate Homesteads

You may each claim a credit. Each credit is based on the individual taxes or rent and individual income for each person.

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### Separated or Divorced in 2002

Figure your credit based on the taxes you paid together before your

separation plus taxes you paid individually after your separation. Attach a schedule showing your computation.

**Example:** Bob and Susan separated on October 2, 2002. The annual taxes on the home they owned were \$1,860. Susan continued to live in the home, and Bob moved to an apartment on October 2 and paid \$350 per month rent for the rest of the year. Susan earned \$20,000 and Bob earned \$25,000. They lived together for 274 days.

**Step 1:** Calculate the prorated income for each spouse for the 274 days they lived together. Divide each spouse's total income by 365 days then multiply that figure by 274.

Susan  $(\$20,000/365) \times 274 = \$15,014$   
Bob  $(\$25,000/365) \times 274 = \$18,767$

**Step 2:** Add both prorated incomes together to determine the total income for the time they lived together.

$\$15,014 + \$18,767 = \$33,781$

**Step 3:** Divide each individual's prorated share of income by the total income from Step 2 to determine the percentage of income attributable to each.

Susan  $\$15,014/\$33,781 = 44\%$   
Bob  $\$18,767/\$33,781 = 56\%$

**Step 4:** Calculate the prorated taxes eligible for credit for the time they lived together. Divide the \$1,860 by 365 days then multiply by 274 days.

$(\$1,860/365) \times 274 = \$1,396$

**Step 5:** Calculate each individual's share of the prorated taxes. Multiply the \$1,396 by the percentages determined in Step 3.

Susan  $\$1,396 \times 44\% = \$614$

Bob  $\$1,396 \times 56\% = \$782$

Enter these amounts on line 36, column A, of your MI-1040CR-2. Then complete lines 37-40.

Susan uses lines 33-40, column B, to determine her share of taxes for the remaining 91 days. Bob uses lines 42-52 to determine his share of rent. Each completes the remaining lines of the MI-1040CR-2 or MI-1040CR according to the line-by-line instructions.

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### Married, Filing Separately

Spouses who file separate Michigan income tax returns and share a household are entitled to only one property tax credit. Complete the property tax credit claim jointly and include income from both spouses in household income. You may then divide the credit as you wish. If each spouse claims a portion of the credit, attach a copy of the claim showing each spouse's share of the credit to each income tax return. Enter your portion of the credit on line 30 of Form MI-1040.

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### Single Adults Sharing a Home

When two or more single adults share a home, each may file a credit claim if each has contracted to pay rent or owns a share of the home. Each person should file an individual claim based on his or her household income and prorated share of taxes or rent paid.

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## Line-By-Line Instructions for Form MI-1040CR-2

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Lines not listed are explained on the form.

### Identification

**Lines 1, 2 and 3:** If you are filing this form with an income tax return (Form MI-1040), you do not need to enter your address on this form, but you

must enter your name(s) and Social Security number(s). If you are married filing separate claims, enter both Social Security numbers but do **not** enter your spouse's name.

**Line 4:** See pages 15 and 16.

**Line 5:** If you and your spouse had a different residency status, check the box that applies to each spouse.

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## Property Tax and Household Income

If you bought or sold your home or if you are a part-year resident, go to line 31 of the MI-1040CR-2. Renters, go to line 42 of the MI-1040CR-2.

Include all taxable and nontaxable income you and your spouse received in 2002. If your family lived in Michigan and one spouse earned wages outside Michigan, include the income earned out-of-state in your household income. (See "Who may claim a property tax credit" on page 4 and "Household income" on page 5.)

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**Line 8:** If you own your homestead, enter the taxable value of your homestead from your 2002 property tax statement. If you do not know your taxable value, ask your local treasurer. Farmers should include the taxable value on all land that qualifies for this credit.

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**Line 9:** Read "Property taxes that can be claimed for credit" on page 5 before you complete this line.

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**Line 10:** Divide your taxable value allowance by the taxable value of your home to determine your percentage of tax relief. See example on page 10.

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**Line 12:** Enter all compensation received as an employee. Include strike pay, supplemental unemployment benefits (SUB pay), deferred compensation, sick pay or long-term disability benefits, including income protection insurance.

---

**Line 14:** Enter the total of the amounts from the following U.S. forms: *Schedule C* (business income or loss); 4797 (other gain or loss); and *Schedule E* (rents, royalties, partnerships, S corporations, estates and trusts). Include amounts from sources outside Michigan. **Attach these schedules to your claim.**

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**Line 15:** Enter all annuity, pension and IRA benefits and the name of the payer. This should be the taxable amount shown on your U.S. 1099-R. If

no taxable amount is shown on your U.S. 1099-R, use the amount required to be included in AGI. Enter zero if all of your distribution is from your contributions made with income previously included in adjusted gross income. Include reimbursement payments such as an increase in a pension to pay for Medicare charges. Also include the total amount of any lump sum distribution including amounts reported on your U.S. 4972.

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**Line 16:** Enter the amount from U.S. *Schedule F* (farm income or loss). Attach *Schedule F*.

---

**Line 17:** Enter all capital gains. This is the total of short- and long-term gains, less short- and long-term losses from your U.S. *Schedule 1040D*, line 17 (for gains) or line 18 (for losses). Include gains realized on the sale of your residence regardless of your age or whether or not these gains are exempt from federal income tax.

---

**Line 18:** Enter alimony and other taxable income. Describe other taxable income. This includes:

- Alimony received.
- Awards, prizes, lottery, bingo and other gambling winnings over \$300 (see "Household income does NOT include" on page 5).
- Farmland Preservation Tax Credits if not included in farm income on line 16.

---

**Line 19:** Enter your Social Security, Supplemental Security Income (SSI) and Railroad Retirement benefits. Include death benefits and amounts received for minor children or other dependent adults who live with you. Report the amount actually received. **Do not** include the amount deducted for Medicare.

---

**Line 20:** Enter child support and all care payments received as a foster parent. **Note:** If you received a 2002 *Child Support Annual Statement* showing child support payments paid to the Friend of the Court, enter the child support portion here and attach a

copy of the statement. Also see line 24.

---

**Line 22:** Enter other nontaxable income. This includes:

- Compensation for damages to character or for personal injury or sickness.
- An inheritance (except an inheritance from your spouse).
- Proceeds of a life insurance policy paid on the death of the insured (except benefits from a policy on your spouse).
- Death benefits paid by or on behalf of an employer.
- The value over \$300 in gifts of cash, merchandise or expenses paid on your behalf (rent, taxes, utilities, food, medical care, etc.) from parents, relatives or friends.
- Minister's housing allowance.
- Amounts paid directly to you as a scholarship, stipend, grant or GI bill benefits.
- Reimbursements from child and/or medical care spending accounts.

Also include such payments made on your behalf except government payments made directly to an educational institution or subsidized housing project.

---

**Line 23:** Enter workers' compensation, service-connected disability compensation and pension benefits from the Veterans Administration. Veterans receiving retirement benefits should enter the benefits on line 15.

---

**Line 24:** Enter the total payments made to your household by the Family Independence Agency (FIA) and all other public assistance payments. Your 2002 *Annual Statement(s)* mailed by FIA in January 2003 will show your total FIA payments. Your statement(s) may include the following: Family Independence Program (FIP) assistance, State Disability Assistance (SDA), Refugee Assistance, Repatriate Assistance

and vendor payments for shelter, heat and utilities. **Note:** If you received a 2002 *Child Support Annual Statement*, subtract the amount of child support payments entered on line 20 from the total FIA payments and enter the difference here.

**Line 26:** Enter total adjustments from your U.S. 1040, line 34, or U.S. 1040A, line 20. Identify any adjustments to income. These adjustments reduce household income:

- Payments to an individual retirement account (IRA), Keogh (HR 10), SEP, or SIMPLE plans
- Student loan interest
- Medical savings account deduction
- Moving expenses
- Deduction for self-employment tax
- Self-employed health insurance deduction
- Forfeited interest penalty for premature withdrawal
- Alimony paid.

Also enter the amount of a net operating loss (NOL) deduction. **Note:** A deduction for a carryback or carryforward of an NOL cannot exceed federal modified taxable income. Attach your *Application for a Net Operating Loss Refund* (Form MI-1045).

**Line 27:** Enter medical insurance or HMO premiums you paid for yourself and your family (NOT MEDICARE). Include medical insurance premiums paid through payroll deduction. Include the portion of auto insurance paid for medical coverage. Do not include any insurance premiums deducted on line 26 or amounts paid for income protection insurance.

**Line 29:** HOUSEHOLD INCOME is used only to compute your credit. Taxpayers with household income over \$82,650 are **not** eligible for a credit in any category.

---

## Your Credit

**Line 30:** Enter the amount below that applies to you (maximum \$1,200).

- FIP and FIA recipients, enter amount from line 57.
- Taxpayers who have household income over \$82,650 are **not** eligible for a credit in any category. The computed credit (line 11) is reduced by 10 percent for every \$1,000 (or part of \$1,000) that your household income exceeds \$73,650. If you are filing a part-year return (for a deceased taxpayer or a part-year resident), you must annualize the household income to determine if the credit reduction applies. If the annualized income is more than \$73,650, enter annualized income on line 29 of Form MI-1040CR-2. If the annualized household income is less than \$73,650, the phase-out does not apply. Then use **actual** household income attributable to Michigan on line 29. A surviving spouse filing a joint claim does **not** have to annualize the deceased spouse's income.

**To annualize income (project what it would have been for a full year):**

**Step 1:** Divide 365 by the number of days the claimant lived or was a Michigan resident in 2002.

**Step 2:** Multiply the answer from step 1 by the claimant's household income (line 29). The result is the annualized income.

---

## Renters (Veterans Only)

See "Rent that can be claimed for credit" on page 6.

**Line 42:** If you rented a Michigan homestead subject to local property taxes, enter the street number and name, city, landowner's name and address, number of months rented, rent paid per month and total rent paid. Do this for each Michigan homestead rented during 2002. If you need more space, attach an additional sheet. Do not include more than 12 months' rent. Do not include amounts paid directly

to the landowner on your behalf by a government agency.

**IMPORTANT:** If you rented your Michigan homestead(s) for the entire year, complete lines 42-46. If you rented your Michigan homestead(s) for part of the year, complete lines 42-53.

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## Credit Proration

If you received FIP assistance or other FIA benefits in 2002, prorate your credit to reflect the ratio of income from other sources to your total household income.

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## When You Have Finished

### Sign your return

Review your claim to make sure your name(s), Social Security number(s), address and all other important information are on the claim.

Your tax preparer must include the name and address of the firm he or she represents and preparer tax identification number, federal employer identification number, or Social Security number. Check the box to indicate if Treasury may discuss your claim with your preparer.

### Attachments

Assemble your claim and attachments in the following order and staple in the upper left corner.

- Farmland credit (MI-1040CR-5)
- Schedule CR-5
- Property tax credit (MI-1040CR-2)
- Home heating credit (MI-1040CR-7)
- Qualified Adoption Expenses (MI-8839)

If you are also filing an MI-1040, assemble your returns and attachments according to the instructions in the MI-1040 booklet.

---

## Where to Mail Your Return

Mail your claim to:

Michigan Department of Treasury  
Lansing, MI 48956

Keep a copy of this form and all supporting documents for six years.

## Direct Deposit

First check with your financial institution to:

- Ensure it will accept direct deposit;
- Obtain the correct Routing Number (RTN) and Account Number; and
- If applicable, verify that it will allow a joint refund to be deposited into an individual account.

If we are unable to honor your request for direct deposit, we will send you a check.

**a. Routing Number (RTN).** Enter the nine-digit routing number. The routing number is usually found between the symbols |: and |: on the bottom of your check (see check sample). The first two digits must be 01 through 12 or 21 through 32.

**b. Account Type.** Check the box for checking or savings.

**c. Account Number.** Enter your bank account number up to 17 characters (both numbers and letters). The account number is usually found immediately to the right of the routing number on the bottom of your check

(see check sample). Include hyphens but omit spaces and special symbols. Enter the number from left to right and leave unused boxes blank. Do not include the check number.

Richard and Cindy Jones  
123 Main Street  
Anytown, MI 49111

**1800**

SAMPLE

**ANYTOWN BANK**  
Anytown, MI 49111

Date: \_\_\_\_\_

Routing Number    Account Number

|: 270000065 |: 3000000915 " • 01800

Do not include  
check number

\$ \_\_\_\_\_ Dollars

**TABLE 1 - VETERANS AND BLIND STATUS AND TAXABLE VALUE ALLOWANCE (TVA)**

Filing Status	Percent of Disability	TVA
A. Blind (if each spouse is blind, the TVA is \$7,000) .....		\$3,500
B. Veteran with service-connected disability (or his/her surviving spouse) .....	10-50% .....	3,500
	60-80% .....	4,000
	90 - 100% .....	4,500
C. Surviving spouse of veteran deceased in service .....		4,500
D. Veteran of wars before World War I, pensioned veteran, his/her surviving spouse, or active military .....		3,500
E. Surviving spouse of a nondisabled or nonpensioned veteran of the Korean War, World War II or World War I ...		2,500

## CREDIT COMPUTATION EXAMPLES

To calculate your credit, first divide the allowance from Table 1 above by the taxable value of your homestead. The result is a percentage. Multiply this percentage by the property taxes levied on your homestead to arrive at your credit (maximum \$1,200).

**Homeowner's example:** You are a 90 percent disabled veteran, age 66, with household income of \$20,000. Your home has a taxable value of \$15,000 and the property tax is \$750. As a disabled veteran your taxable value allowance (TVA) from Table 1 above is \$4,500. Compute the credit as follows:

$$\begin{aligned}
 &\$4,500 \text{ TVA (from Table 1)} / \$15,000 \\
 &30\% \text{ refundable (.30)} \\
 &\$750 \text{ property taxes} \times .30 = \$225 \text{ credit}
 \end{aligned}$$

**Renter's example:** The taxable value of the rented homestead is determined by multiplying your rent by 20

percent and dividing the result by the millage rate on the homestead. For example, you are a pensioned veteran and rent your home for \$395 per month. Your local assessor tells you the millage rate for your home is 56 mills (.056 or \$56 for every \$1,000 of taxable value). Compute the credit as follows:

$$\begin{aligned}
 &\$395 \text{ monthly rent} \times 12 = \$4,740 \text{ yearly rent} \\
 &\$4,740 \times .20 = \$948 \text{ taxes attributable to rent} \\
 &\$948 / .056 \text{ (millage rate)} = \$16,929 \text{ (taxable value)} \\
 &\$3,500 \text{ TVA (from Table 1)} / \$16,929 \text{ (taxable value)} \\
 &= 20.67\% (.2067) \text{ refundable} \\
 &\$948 \text{ property taxes} \times .2067 = \$196 \text{ credit}
 \end{aligned}$$

**Reminder:** Blind people who rent their homestead do not qualify for credit on Form MI-1040CR-2 and should file as totally and permanently disabled persons on Form MI-1040CR.

# School District Code List (See MI-1040CR-2, line 4.)

Michigan public school districts are listed alphabetically with code number to the **left** of the names. When more than one district has the same name, the city name in parentheses helps you choose the right district.

31020	Adams Twp.
46020	Addison
46010	Adrian
58020	Airport
79010	Akron Fairgrove
05010	Alba
13010	Albion
01010	Alcona
74030	Algonac
03030	Allegan
82020	Allen Park
70040	Allendale
29010	Alma
44020	Almont
04010	Alpena
50040	Anchor Bay
81010	Ann Arbor
06010	Arenac Eastern
50050	Armada
07010	Arvon Twp.
29020	Ashley
13050	Athens
25130	Atherton
60010	Atlanta
06020	Au Gres Sims
02010	AuTrain-Onota
63070	Avondale
32010	Bad Axe
43040	Baldwin
80020	Bangor
80240	Bangor Twp. (8) (Bangor)
09030	Bangor Twp. (Bay City)
07020	Baraga Twp.
21090	Bark River Harris
19100	Bath
13020	Battle Creek
09010	Bay City
37040	Beal City
51020	Bear Lake
15010	Beaver Island
26010	Beaverton
58030	Bedford
25240	Beecher
34080	Belding
05040	Bellaire
23010	Bellevue
25060	Bendle
25230	Bentley
11010	Benton Harbor
10015	Benzie County Central
63050	Berkley
34140	Berlin Twp. (3)
11240	Berrien Springs
27010	Bessemer City
21065	Big Bay De Noc
62470	Big Jackson
54010	Big Rapids
73170	Birch Run
63010	Birmingham
46040	Blissfield
63080	Bloomfield Hills
32250	Bloomfield Twp. (7F) (Huron Co.)
80090	Bloomington
49020	Bois Blanc Pines
15020	Boyne City
15030	Boyne Falls
63180	Brandon
11210	Brandywine
29040	Breckenridge
22030	Breitung Twp.
73180	Bridgeport-Spaulding
11340	Bridgman
47010	Brighton
17140	Brimley
46050	Britton Macon
12020	Bronson
76060	Brown City
11310	Buchanan
28035	Buckley
73080	Buena Vista
56020	Bullock Creek
75020	Burr Oak
02020	Burt Twp.
78020	Byron
41040	Byron Center
83010	Cadillac
41050	Caledonia
31030	Calumet
30010	Camden Frontier
74040	Capac
25080	Carman-Ainsworth
55010	Carney Nadeau
79020	Caro
73030	Carrollton
59020	Carson City Crystal
76070	Carsonville-Pt. Sanilac
32030	Caseville
79030	Cass City
14010	Cassopolis
41070	Cedar Springs
50010	Centerline
05035	Central Lake
59125	Central Montcalm
75030	Centreville
15050	Charlevoix
23030	Charlotte
31050	Chassell Twp.
16015	Cheboygan
81040	Chelsea
73110	Chesaning Union
54025	Chippewa Hills
50080	Chippewa Valley
32040	Church
18010	Clare
63090	Clarenceville
63190	Clarkston
63270	Clawson
39020	Climax Scotts
46060	Clinton
50070	Clintondale
25150	Clio
12010	Coldwater
56030	Coleman
32260	Colfax Twp. (1F)
11330	Coloma
75040	Colon
38040	Columbia
39030	Comstock
41080	Comstock Park
38080	Concord
75050	Constantine
70120	Coopersville
78100	Corunna
80040	Covert
20015	Crawford AuSable
82230	Crestwood
76080	Croswell Lexington
33040	Dansville
25140	Davison
82030	Dearborn
82040	Dearborn Heights (7)
80050	Decatur
76090	Deckerville
46070	Deerfield
08010	Delton-Kellogg
17050	Detour
82010	Detroit
19010	DeWitt
81050	Dexter
31100	Dollar Bay-Tamarack City
14020	Dowagiac Union
44050	Dryden
58050	Dundee
78030	Durand
74050	East China
50020	East Detroit
41090	East Grand Rapids
38090	East Jackson
15060	East Jordan

**Residents**, choose the code for the district where you lived December 31, 2002. Call your local assessor or treasurer if you do not know your school district name.

**Nonresidents**, enter "10000" in the code box.

33010	East Lansing
34340	Easton Twp. (6)
23050	Eaton Rapids
11250	Eau Claire
82250	Ecorse
14030	Edwardsburg
05060	Elk Rapids
05065	Ellsworth
31070	Elm River Twp.
49055	Engadine
21010	Escanaba
09050	Essexville Hampton
67020	Ewart
66045	Ewen-Trout Creek
40060	Excelsior (1)
68030	Fairview
63200	Farmington
18020	Farwell
03050	Fennville
25100	Fenton
63020	Ferndale
50090	Fitzgerald
82180	Flat Rock
25010	Flint
25120	Flushing
40020	Forest Area
41110	Forest Hills
36015	Forest Park
19070	Fowler
47030	Fowlerville
73190	Frankenmuth
10025	Frankfort-Elberta
50100	Fraser
73200	Freeland
53030	Freesoil
62040	Fremont
61080	Fruitport
29050	Fulton
39050	Galesburg Augusta
11160	Galien Twp.
82050	Garden City
69020	Gaylord
25070	Genesee
72010	Gerrish Higgins
82290	Gibraltar
21025	Gladstone
26040	Gladwin
45010	Glen Lake
03440	Glenn Public Schools
80110	Gobles
41120	Godfrey Lee
41020	Godwin Heights
25050	Goodrich
25030	Grand Blanc
70010	Grand Haven
23060	Grand Ledge
41010	Grand Rapids
41130	Grandville
62050	Grant
42030	Grant Twp.
38050	Grass Lake
59070	Greenville
82300	Grosse Ile Twp.
82055	Grosse Pointe
39065	Gull Lake
52040	Gwinn
11670	Hagar Twp. (6)
35020	Hale
03100	Hamilton
82060	Hamtramck
31010	Hancock
38100	Hanover Horton
32060	Harbor Beach
24020	Harbor Springs
13070	Harper Creek
82320	Harper Woods
18060	Harrison
64040	Hart
80120	Hartford
47060	Hartland
33060	Haslett
08030	Hastings
63130	Hazel Park
73210	Hemlock
62060	Hesperia
82070	Highland Park
60020	Hillman
30020	Hillsdale
70020	Holland
63210	Holly Area
33070	Holt
61120	Holton
13080	Homer
03070	Hopkins
72020	Houghton Lake
31110	Houghton-Portage
47070	Howell
46080	Hudson
70190	Hudsonville
82340	Huron
63220	Huron Valley
58070	Ida
44060	Imlay City
82080	Inkster
16050	Inland Lakes
34010	Ionia
34360	Ionia Twp. (2)
22010	Iron Mountain
27020	Ironwood
52180	Ishpeming
29060	Ithaca
38170	Jackson
58080	Jefferson Sch.-Monroe Co.
70175	Jenison
69030	Johannesburg-Lewiston
30030	Jonesville
39010	Kalamazoo
51045	Kaleva Norman-Dickson
40040	Kalkaska
25110	Kearsley
41140	Kelloggsville
41145	Kenowa Hills
41150	Kent City
41160	Kentwood
28090	Kingsley
79080	Kingston
50140	L'Anse Creuse
07040	L'Anse Area
78040	Laingsburg
57020	Lake City
25200	Lake Fenton
31130	Lake Linden Hubbell
63230	Lake Orion
32050	Laker Schools
50120	Lakeshore (St. Clair Shores)
11030	Lakeshore (Stevensville, Berrien Co.)
59090	Lakeview (Lakeview)
13090	Lakeview (Battle Creek)
50130	Lakeview (St. Clair Shores)
25280	Lakeville
34090	Lakewood
63280	Lamphere
33020	Lansing
44010	Lapeer
80130	Lawrence
80140	Lawton
45020	Leland
49040	Les Cheneaux
33100	Leslie
81070	Lincoln
82090	Lincoln Park
25250	Linden
30040	Litchfield
24030	Littlefield
82095	Livonia
41170	Lowell
53040	Ludington

**Review this label.** If the information is correct, place the label in the address block on your tax return. **If any information is incorrect, do not use this label.** Write the correct information on the return. If you use a tax preparer, take this book to your preparer and ask him or her to use this label. Using this label will help shorten the processing time of your return.

49110 Mackinac Island	30050 North Adams - Jerome	61220 Reeths Puffer	28010 Traverse City
16070 Mackinaw City	44090 North Branch	52110 Republic Michigamme	82155 Trenton
46090 Madison (Adrian)	55115 North Central	50180 Richmond	59080 Tri County (Howard City)
63140 Madison (Madison Hts.)	22045 North Dickinson Co.	82120 River Rouge	63150 Troy
05070 Mancelona	32080 North Huron	11033 River Valley	
81080 Manchester	61230 North Muskegon	82400 Riverview	32170 Ubly
51070 Manistee	45040 Northport	63260 Rochester	13135 Union City
77010 Manistique	41025 Northview	41210 Rockford	79145 Unionville Sebawaing
83060 Manton	82390 Northville	71080 Rogers City Area	50210 Utica
23065 Maple Valley	38140 Northwest	50190 Romeo	
14050 Marcellus	22025 Norway Vulcan	82130 Romulus	82430 Van Buren
27060 Marenisco	75100 Nottawa	50030 Roseville	50220 Van Dyke
67050 Marion	63100 Novi	23590 Roxand Twp. (12)	69040 Vanderbilt
13095 Mar Lee		63040 Royal Oak	38020 Vandercook Lake
76140 Marlette	63250 Oak Park	17110 Rudyard	79150 Vassar
52170 Marquette City	61065 Oakridge		32650 Verona Twp. (1F)
13110 Marshall	33170 Okemos	73010 Saginaw City	59150 Vestaburg
03060 Martin	23080 Olivet	73040 Saginaw Twp.	39170 Vicksburg
74100 Marysville	71050 Onaway	81120 Saline	
33130 Mason	23490 Oneida Twp. (3)	46130 Sand Creek	27070 Wakefield Twp.
58090 Mason (Erie)	51060 Onekama	76210 Sandusky	30080 Waldron
53010 Mason County Central	46110 Onsted	34120 Saranac	64090 Walkerville
(Scottville)	66050 Ontonagon	03080 Saugatuck	63290 Walled Lake
53020 Mason County Eastern	61190 Orchard View	17010 Sault Ste. Marie	50230 Warren
(Custer)	35010 Oscoda	39160 Schoolcraft	50240 Warren Woods
80150 Mattawan	03020 Otsego	(Kalamazoo Co.)	63300 Waterford
79090 Mayville	19120 Ovid Elsie	64080 Shelby	27080 Watersmeet Twp.
57030 McBain	32090 Owendale Gagetown	37060 Shepherd	11320 Watervliet
82045 Melvindale Allen Park	78110 Owosso	32610 Sigel Twp.-Adams (3)	33215 Waverly
74120 Memphis	63110 Oxford	(Bad Axe)	03040 Wayland Union
75060 Mendon		32620 Sigel Twp. (4)	82160 Wayne-Westland
55100 Menominee	34040 Palo	32630 Sigel Twp. (6)	33220 Webberville
56050 Meridian	39130 Parchment	11830 Sodus Twp. (5)	52160 Wells Twp.
73230 Merrill	80160 Paw Paw	80010 South Haven	63160 West Bloomfield
83070 Mesick	76180 Peck	50200 South Lake	65045 West Branch-Rose City
38120 Michigan Center	24040 Pellston	63240 South Lyon	36025 West Iron County
21135 Mid Peninsula	13120 Pennfield	82140 South Redford	70070 West Ottawa
56010 Midland	64070 Pentwater	63060 Southfield	38010 Western
81100 Milan	78080 Perry	82405 Southgate	82240 Westwood
79100 Millington	24070 Petoskey	41240 Sparta	25210 Westwood Heights
68010 Mio Au Sable	19125 Pewamo - Westphalia	70300 Spring Lake	62090 White Cloud
61060 Mona Shores	17090 Pickford	38150 Springport	75070 White Pigeon
58010 Monroe	47080 Pinckney	73240 St. Charles	66070 White Pine
59045 Montabella	09090 Pinconning	49010 St. Ignace City	17160 Whitefish
61180 Montague	67055 Pine River	19140 St. Johns	58110 Whiteford
25260 Montrose	30060 Pittsford	11020 St. Joseph	61240 Whitehall
49070 Moran Twp.	03010 Plainwell	29100 St. Louis	81140 Whitmore Lake
46100 Morenci	82100 Plymouth Canton	06050 Standish - Sterling	35040 Whittemore Prescott
54040 Morley Stanwood	63030 Pontiac	31140 Stanton Twp.	33230 Williamston
78060 Morrice	32130 Port Hope	55120 Stephenson	81150 Willow Run
50160 Mt. Clemens	74010 Port Huron	33200 Stockbridge	16100 Wolverine
25040 Mt. Morris	39140 Portage	75010 Sturgis	82365 Woodhaven
37010 Mt. Pleasant	34110 Portland	58100 Summerfield	82170 Wyandotte
02070 Munising	71060 Posen	02080 Superior Central	41026 Wyoming
61010 Muskegon	23090 Pottersville	45050 Suttons Bay	
61020 Muskegon Heights	52100 Powell Twp.	73255 Swan Valley	74130 Yale
		25180 Swartz Creek	81020 Ypsilanti
38130 Napoleon	12040 Quincy		
52090 Negaunee		48040 Tahquamenon	70350 Zeeland
11200 New Buffalo	21060 Rapid River	35030 Tawas	
50170 New Haven	61210 Ravenna	82150 Taylor	
78070 New Lothrop	30070 Reading	46140 Tecumseh	
62070 Newaygo	82110 Redford Union	13130 Tekonsha	
52015 Nice (Ishpeming) N.I.C.E.	67060 Reed City	08050 Thornapple-Kellogg	
11300 Niles	79110 Reese	75080 Three Rivers	